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RICHARD A CALICE  
10 RINGLEAF CT  
COCKEYSVILLE MD 21030

Date: June 2, 2014  
Creditor: FIA CARD SERVICES, N.A.  
Account No: \*\*\*\*\*7438  
Related Acct: \*\*\*\*\*3751  
Balance: \$7,672.71  
File No: H0045442

Dear RICHARD A CALICE:

This communication confirms your payment agreement with our office regarding the above-referenced account. You have agreed to satisfy the account in payments. The first payment of \$1,000.00 must be received no later than June 16, 2014, followed by regular monthly payments of \$250.00 due on or before the 16th of each month. After 180 days, your account will be reviewed for possible payment increase or balance in full.

We appreciate your willingness to resolve this matter amicably. Please be advised that this arrangement will be voided should any check be returned for insufficient funds or should you otherwise fail to make payments as agreed. In that event, full payment of the remaining balance will be due immediately. Please do not hesitate to contact our office if you have any questions.

This firm is licensed to practice law in Georgia, Florida, Missouri and South Carolina. Although we are a law firm, no attorney has evaluated your case, nor have we been engaged to file a lawsuit. Further, no attorney with this firm has personally reviewed the particular circumstances of your account. This is an attempt to collect a debt. Any information will be used for that purpose.

Sincerely,  
Frederick J. Hanna & Associates, P.C.

THIS ACCOUNT IS ISSUED AND ADMINISTERED BY FIA CARD SERVICES, N.A.

CON001.V3 | H0045442 | 55 | HOURS OF OPERATION ARE MONDAY - FRIDAY 8AM - 9PM EST AND SATURDAY 9AM - 1PM EST

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR